

## **Policy on Redressal of grievances**

### **1. Introduction:**

Today's dynamic business scenario makes it necessary to have a strong focus on Customer Service to retain customer's loyalty for sustained growth. ING Vysya Bank realizes that this is possible only when there is a genuine desire to serve the customers. Hence we have a policy for grievance redressal based on the following principles:

- Customers should be treated fairly at all times.
- Complaints raised by customers are dealt with, courtesy and on time.
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedies if they are not fully satisfied with the response of the bank to their complaints.
- ING Vysya Bank will treat all complaints efficiently and fairly as they can damage the bank's reputation and business if handled otherwise.

Our employees must work in good faith and without prejudice in the interests of the customer

The policy document would be made available at all branches. The concerned employees are aware about the complaint handling process

We aim to provide the best customer service. However, if the customer has a problem or wishes to register a complaint, he can reach us at any of the following access channels.

**1. Customer Service Line / Call Centre:** Customers can contact our customer care officers through phone / Toll free numbers for redressal of their grievance  
Call us at **1-800-425-9900** (can be reached from BSNL / MTNL lines only) from across the country about account details or any other information, effortlessly and fast. If calling from overseas please dial **0091 1800 425 9900**.

Apart from the above toll free number you can contact the bank on any of the numbers below as well, 24\*7.

#### **Customer Service Line**

Bangalore  
080 3030 9900

Chennai  
044 4224 5466

Delhi and NCR  
981808 5466

Mumbai  
022 4009 5466

AP Circle  
986666 5466

2. **Branch:** Customers can walk into any of the ING Vysya Bank Branches and speak with the Branch officials or written complaints for resolution of their issues.

3. **Email / Website:** For all complaints they can write to [ccu@ingvysyabank.com](mailto:ccu@ingvysyabank.com)  
or  
Click the link below for online submission of your grievance  
<http://www.ingvysyabank.com/scripts/emailus.aspx>

4. **Customers may send a letter to:**  
ING Vysya Bank Customer Care Unit  
ING Vysya House  
22 MG Road, Bangalore 560 001

## 2. Escalation:

Incase Customer is not satisfied with the resolution, he can ask contact details of senior official and can escalate the issue to them. Complaint plaques providing details of the Regional Operations and Service Head (ROSH) is available in all the branches. Customers who are dissatisfied with the service provided can also contact the ROSH.

S No	NAME OF THE ROSHs	Location	Mailing address	STD	Phone
1	SESHAPHANI K	ANANATAPUR	ING VYSYA BANK LIMITED REGIONAL OFFICE, 15/127, I FLOOR, KAMALANAGAR, ANANTAPUR-515 001, email: seshaphanik@ingvysyabank.com	08554	241410 9951010221
2	BABU BALAJI K	BANGALORE	ING VYSYA BANK LIMITED REGIONAL OFFICE, #22, HARA CHAMBERS, K.H. ROAD (DOUBLE ROAD), BANGALORE-560 027 email: babubalaji@ingvysyabank.com	080	41360988 9980092441
3	S T GOPAL	CHENNAI	ING VYSYA BANK LIMITED REGIONAL OFFICE, 20, APEX CHAMBERS, III FLOOR, THAGARAYA ROAD, PONDY BAZAAR, CHENNAI - 600 017 email: gopalst@ingvysyabank.com	044	42181875 9003017670
4	NEERAJ NIGAM	DELHI	ING VYSYA BANK LIMITED REGIONAL OFFICE, 9TH FLOOR, MERCANTILE HOUSE, 15, K.G. MARG, CONNAUGHT PLACE, NEW DELHI-110 001 email: neerajn@ingvysyabank.com	011	66510105 9810710107
5	SASIDHAR T	ERNAKULAM	ING VYSYA BANK LIMITED REGIONAL OFFICE, II FLOOR, PARAPILLIL ARCADE, PANAMPALLI NAGAR, MANORAMA JUNCTION, ERNAKULAM - 682036 email: sasidhart@ingvysyabank.com	0484	2320460 9446576655
6	SREEDHARA BHAT P	HUBLI	ING VYSYA BANK LIMITED REGIONAL OFFICE, I FLOOR, UMACHAGI COMPLEX, KOPPIKAR ROAD, P.B. NO.70, HUBLI-580 020 email: sreedharabhat@ingvysyabank.com	0836	2364259 9901794001
7	LAKSHMANA RAO P	HYDERABAD	ING VYSYA BANK LIMITED REGIONAL OFFICE, 3-6-438/5/6, V FLOOR, NASPUR HOUSE, HIMAYATNAGAR, HYDERABAD-500 029 email: lakshmanraop@ingvysyabank.com	040	23446604 9848157255
8	SABYASACHI RAY CHAUDHURI	KOLKATTA	ING VYSYA BANK LIMITED REGIONAL OFFICE, 1 & 2, OLD COURT HOUSE CORNER, TOBACCO HOUSE, II FLOOR, KOLKATTA-700 001 email: sabyasachirc@ingvysyabank.com	033	66102122 9831321556
9	MAHESH B	MUMBAI	ING VYSYA BANK LIMITED REGIONAL OFFICE, A WING - I FLOOR, MODERN CENTER, SANEGURUJI MARG, MAHALAKSHMI, MUMBAI - 400 011 email: maheshb@ingvysyabank.com	022	66627736 9920013330
10	RAVINDRA BABU	VIJAYAWADA	ING VYSYA BANK LIMITED REGIONAL OFFICE, D.NO.29-4-19, KODANDARAMI REDDY STREET, GOVERNORPET, P.B. NO.305, VIJAYAWADA-520 002 email: ravindrababup@ingvysyabank.com	0866	2442775 9848153232
11	M.KOTESWARA RAO	VISAKHAPATNAM	ING VYSYA BANK LIMITED REGIONAL OFFICE, D.NO.47-7-26, SRI KANYA ARCADE, II FLOOR, 4TH LANE, DWARAKANAGAR, VISAKHAPATNAM - 530 016 email: koteswararaom@ingvysyabank.com	0891	2547816 9848535765

If the customer is not satisfied with the response provided or has not heard from the Bank for 10 working days post escalating their complaints and wishes to raise the issue with a senior officer within the bank, they can contact the Nodal officer for ING Vysya Bank for an impartial resolution

Mr. Chalamaiah Chetty, Nodal Officer

ING Vysya Bank Ltd.,

22 MG Road, Bangalore 560001

Email: Chalamaiahchettykv@ingvysyabank.com

### **3. Time Frame:**

1. Normal Cases (Other than ones mentioned below): 7 working days
2. Fraud cases, Legal cases and cases where documents or exceptionally old records have to be retrieved: 15 working days
3. Cases involving third party: 30 working days
4. Charge back related cases: 45 working days or as per Visa/Master card guidelines
5. If any case needs additional time, the bank will explain the reason and will also communicate the expected time lines to the customer.

### **4. Reserve Bank of India – Banking Ombudsman Scheme**

As per the Reserve Bank of India Banking Ombudsman Scheme, 2006, a customer can file his complaint before the Banking Ombudsman if the reply is not received from the bank within a period of one month, after the bank concerned has received his representation, or the bank rejects the complaint, or the complainant is not satisfied with the reply given to him by the bank.

The details of the Banking Ombudsman Scheme as well as the contact details of the Ombudsman for your City or State are available on <http://www.rbi.org.in>

### **5. Internal Machinery to Handle Customer Complaints/Grievances**

#### **5.1 Customer Service Committee of the board:**

The committee consists of Chairman, Invitees (any other director), The Corporate Secretary of the Bank, Chief of Operations & IT. In principle, the committee will meet once in 3 months.

The basic functions are:

- a. To initiate, review and implement proactive measures to bring improvements in the quality of customer service for all categories of clientele
- b. To ensure compliance with the recommendations of the Committee on Procedures and Performance Audit on Public Services (CPPAPS) and monitor progress regularly
- c. To oversee the functioning of the Adhoc Committee of the Bank on procedures and Performance Audit on Customer Services in Banks
- d. To address the issues pertaining to formulation of a Comprehensive Deposit Policy incorporating the issues such as the treatment of death of a depositor for operations of his account, the product approval process, the annual survey of depositor satisfaction and the tri-ennial audit of such services
- e. To address issues of systemic deficiencies existing in banks, if any, brought out by the awards issued by Banking Ombudsmen

- f. To review all the Banking Ombudsmen awards remaining unimplemented for more than three months with the reasons therefore and report to the Board such delays in implementation without valid reasons and for initiating necessary remedial actions
- g. To address issues relating to customer segmentation, adoption of standards and codes, financial inclusion and financial literacy
- h. To review the progress of implementation of standards/codes agreed as a member of the Banking Codes and Standards Board of India (BCSBI)
- i. To review all such consumer forum cases involving deficiency of the service/systems and processes and to address systemic improvements needed
- j. Any other function as assigned by Board from time to time

## **5.2 Standing Committee on customer service:**

Bank has constituted Standing Committee on Customer Service. Managing Director will chair the committee. Besides three senior executives of the bank and two customers will be members of the committee. The committee would play the following role:

- Evaluate feedback on customer service received from various sources. Review comments/feedback on customer service and implementation of code of Bank's commitment to customers received from BCSBI.
- It will ensure that all regulatory instructions regarding customer service are followed by the Bank.
- Discuss unresolved complaints / grievances referred to it by functional Heads responsible for redressal and offer advise.

Committee has appointed a Nodal Officer who will be responsible for implementation of customer service and complaint handling.

Committee will meet once in a quarter and report on its performance would be placed before Customer Service Committee of the Board.

## **6. Sensitizing Operating Staff on Handling Complaints**

ING Vysya Bank does and will continue to train officers handling complaints. The Nodal Officer provides training inputs based on the analysis of complaints received at the respective departments in the bank.